



General Assembly

January Session, 2009

Amendment

LCO No. 7251

SB0082307251SD0

Offered by:
SEN. PRAGUE, 19th Dist.

To: Subst. Senate Bill No. 823

File No. 289

Cal. No. 260

***"AN ACT CONCERNING REVISIONS TO THE INSURANCE
STATUTES."***

1 Strike section 11 in its entirety and insert the following in lieu
2 thereof and renumber the remaining sections and internal references
3 accordingly:

4 "Sec. 11. Section 38a-519 of the general statutes is repealed and the
5 following is substituted in lieu thereof (*Effective January 1, 2010*):

6 (a) No group health insurance policy [which] that provides
7 disability income protection coverage, delivered, [or] issued for
8 delivery, renewed, amended [or renewed,] or continued in this state,
9 [on or after January 1, 1976,] and no application, rider or endorsement
10 used in connection therewith shall contain an offset proviso. [No such
11 policy in effect on January 1, 1976, and no application, rider or
12 endorsement used in connection therewith shall after January 1, 1981,
13 contain an offset proviso.] For the purposes of this section, an "offset
14 proviso" means any provision of an insurance policy [which] that
15 allows the insurer to reduce [his] its liability for loss or expense from

16 sickness or from bodily injury of the insured by reason of any increase
17 in [the] other disability benefits that occur on or after the date a claim
18 commences under [any] such policy.

19 (b) No group long-term disability income protection coverage policy
20 that is delivered, issued for delivery, renewed, amended or continued
21 in this state that contains an offset for disability benefits received by
22 the applicant or insured under the Social Security Act, as amended
23 from time to time, shall include in such offset any disability benefits
24 received under the Social Security Act, as amended from time to time,
25 by any dependent of the applicant or insured or received by such
26 applicant or insured on behalf of such dependent.

27 Sec. 12. (NEW) (*Effective January 1, 2010*) No individual long-term
28 disability income protection coverage policy that is delivered, issued
29 for delivery, renewed, amended or continued in this state that contains
30 an offset for disability benefits received by the applicant or insured
31 under the Social Security Act, as amended from time to time, shall
32 include in such offset any disability benefits received under the Social
33 Security Act, as amended from time to time, by any dependent of the
34 applicant or insured or received by such applicant or insured on behalf
35 of such dependent."